

In re:
Carolyn A. Bennett
Debtor(s)

Case No. 20-14088-mdc
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2
Date Rcvd: Dec 09, 2020

User: Adminstra
Form ID: 309I

Page 1 of 3
Total Noticed: 28

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 11, 2020:

Recip ID	Recipient Name and Address
db	+ Carolyn A. Bennett, 1608 Walnut Ridge Estate, Sanatoga, PA 19464-3065
14550564	Equifax Credit Information Services, Inc, P.O. Box 740256, Atlanta, GA 30374-0256
14550565	+ Experian, P.O. Box 9701, Allen, TX 75013-9701
14550566	Experian Information Systems, Attn: Dispute Department, P.O. Box 2002, Allen, TX 75013-2002
14550571	H.A. Berkheimer Tax Administrator, Bankruptcy Notices, 50 North 7th Street, Bangor, PA 18013-1798
14550567	+ Innovis Data Solutions, 250 E. Town St., Columbus, OH 43215-4631
14550560	+ Lower Pottsgrove Twp. Auth., 2199 Buchert Road, Pottstown, PA 19464-3042
14550561	+ Mattleman Weinroth & Miller P.C., 401 Route 70 East, Suite 100, Cherry Hill, NJ 08034-2410
14550572	+ Montgomery County Tax Claim Bureau, P.O. Box 190, Norritown PA 19404-0190
14550573	+ Office of the Prothonotary, Montgomery County Courthouse, PO Box 311, Norristown, PA 19404-0311
14550570	+ Transunion Corporation, 2 Baldwinm Place, P.O. Box 1000, Chester, PA 19016-1000

TOTAL: 11

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: mwglaw@msn.com	Dec 10 2020 03:03:00	MICHAEL W. GALLAGHER, 401 West Johnson Highway, Suite 4, East Norriton, PA 19401
tr	+ Email/Text: bncnotice@ph13trustee.com	Dec 10 2020 03:38:00	WILLIAM C. MILLER, Esq., Chapter 13 Trustee, P.O. Box 1229, Philadelphia, PA 19105-1229
smg	Email/Text: megan.harper@phila.gov	Dec 10 2020 03:38:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	EDI: PENNDEPTREV	Dec 10 2020 06:28:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Dec 10 2020 03:37:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	+ Email/Text: usapae.bankruptcynotices@usdoj.gov	Dec 10 2020 03:38:00	U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
ust	+ Email/Text: ustpregion03.ph.ecf@usdoj.gov	Dec 10 2020 03:37:00	United States Trustee, Office of United States Trustee, 200 Chestnut Street, Suite 502, Philadelphia, PA 19106-2908
14559284	EDI: PHINAMERI.COM	Dec 10 2020 06:28:00	AmeriCredit Financial Services, Inc., dba GM Financial, P O Box 183853, Arlington, TX 76096
14563347	EDI: GMACFS.COM	Dec 10 2020 06:28:00	Ally Bank, PO Box 130424, Roseville, MN 55113-0004
14550555	+ EDI: GMACFS.COM	Dec 10 2020 06:28:00	Ally Financial, 200 Renaissance Center # B0, Detroit, MI 48243-1300

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14550556	+ EDI: GMACFS.COM	Dec 10 2020 06:28:00	Ally Financial, P.O. Box 380901, Bloomington, MN 55438-0901
14550557	+ Email/Text: bkmailbayview@bayviewloanservicing.com	Dec 10 2020 03:38:00	Bayview Loan Servicing LLC, 4425 Ponce De Leon Blvd., 4th floor, Coral Gables, FL 33146-1873
14550558	EDI: CAPITALONE.COM	Dec 10 2020 06:28:00	Capital One Bank USA N.A., 15000 Capital One Drive, Richmond, VA 23238
14550559	EDI: CAPITALONE.COM	Dec 10 2020 06:28:00	Capital One Bankruptcy Department (P), P.O. Box 30285, Salt Lake City, UT 84130-0285
14550568	EDI: IRS.COM	Dec 10 2020 06:28:00	Internal Revenue Service, Centralized Insolvency Operation, P.O. Box 7346, Philadelphia, PA 19101-7346
14550563	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Dec 10 2020 03:10:57	Merrick Bank, 10705 S. Jordan Gateway Suite 200, Jordan, UT 84095-3977
14550562	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Dec 10 2020 03:08:14	Merrick Bank Corp., P.O. Box 9201, Old Bethpage, NY 11804-9001
14550569	EDI: PENNDEPTREV	Dec 10 2020 06:28:00	PA Department Of Revenue, Attn: Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
14550569	Email/Text: RVSVCBICNOTICE1@state.pa.us	Dec 10 2020 03:37:00	PA Department Of Revenue, Attn: Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946

TOTAL: 19

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
aty	*+	WILLIAM C. MILLER, Esq., Chapter 13 Trustee, P.O. Box 1229, Philadelphia, PA 19105-1229
14559285	*P++	AMERICREDIT FINANCIAL SERVICES DBA GM FINANCIAL, PO BOX 183853, ARLINGTON TX 76096-3853, address filed with court., AmeriCredit Financial Services, Inc., dba GM Financial, P O Box 183853, Arlington, TX 76096

TOTAL: 0 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 11, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 9, 2020 at the address(es) listed below:

Name	Email Address
MICHAEL W. GALLAGHER	on behalf of Debtor Carolyn A. Bennett mwglaw@msn.com mwglaw1@verizon.net

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REBECCA ANN SOLARZ

on behalf of Creditor AmeriCredit Financial Services Inc. dba GM Financial bkgroup@kmlawgroup.com

WILLIAM C. MILLER, Esq.

on behalf of Trustee WILLIAM C. MILLER Esq. ecfemails@ph13trustee.com, philaecf@gmail.com

WILLIAM C. MILLER, Esq.

ecfemails@ph13trustee.com philaecf@gmail.com

TOTAL: 4

Information to identify the case:		
Debtor 1:	Carolyn A. Bennett	
	First Name	Middle Name Last Name
Debtor 2:		
(Spouse, if filing)	First Name	Middle Name Last Name
United States Bankruptcy Court:	Eastern District of Pennsylvania	
Case number:	20-14088-mdc	
	Social Security number or ITIN:	xxx-xx-5082
	EIN:	--_-----
	Social Security number or ITIN:	-----
	EIN:	--_-----
	Date case filed for chapter:	13 10/14/20

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

12/17

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Carolyn A. Bennett	
2. All other names used in the last 8 years		
3. Address	1608 Walnut Ridge Estate Sanatoga, PA 19464	
4. Debtor's attorney Name and address	MICHAEL W. GALLAGHER 401 West Johnson Highway Suite 4 East Norriton, PA 19401	Contact phone (484)679-1488 Email: mwgllaw@msn.com
5. Bankruptcy trustee Name and address	WILLIAM C. MILLER, Esq. Chapter 13 Trustee P.O. Box 1229 Philadelphia, PA 19105	Contact phone 215-627-1377 Email: ecfemails@ph13trustee.com
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov .	900 Market Street Suite 400 Philadelphia, PA 19107	Hours open: Philadelphia Office --- 8:30 A.M. to 5:00 P.M.; Reading Office --- 8:00 A.M. to 4:30 P.M. Contact phone (215)408-2800 Date: 12/9/20

For more information, see page 2

Debtor **Carolyn A. Bennett**

Case number **20-14088-mdc**

7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	January 6, 2021 at 10:00 AM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location: The Mtg of Creditors will be conducted, via telephonic conference. All interested parties shall contact the Trustee, for connection details
8. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	Deadline to file a complaint to challenge dischargeability of certain debts: You must file: <ul style="list-style-type: none"> a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4). Deadline for all creditors to file a proof of claim (except governmental units): Deadline for governmental units to file a proof of claim: Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at www.uscourts.gov or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.	Filing deadline: 3/8/21 Filing deadline: 12/23/20 Filing deadline: 4/12/21 Filing deadline: 30 days after the conclusion of the meeting of creditors
9. Filing of plan	The debtor has filed a plan. This plan proposes payment to the trustee of \$181.00 per month for 60 months. The plan is enclosed. The hearing on confirmation will be held on: 2/4/21 at 09:30 AM , Location: Courtroom #2, 900 Market Street, Philadelphia, PA 19107	
10. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
11. Filing a chapter 13 bankruptcy case	Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.	
13. Discharge of debts	Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion by the deadline.	